

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

**IN RE:  
SHAUN L RAINEY**

**Debtor**

) **CASE NO: 20-41114-399**  
) **Chapter 13**  
)  
) **Trustee's Objection to Confirmation**  
) **Original Confirmation Hearing set for :**  
) **May 6, 2020 10:00 am**

**TRUSTEE'S OBJECTION TO CONFIRMATION OF 1ST AMENDED PLAN**

**COMES NOW** Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The plan is ambiguous or incapable of ascertainment (11 U.S.C. §§ 1321 & 1325(a)(3)) because:  
The plan provides for the two debts to First Community Credit Union in both paragraph 3.5C and 5.1, which conflict.
2. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$4,300.

**WHEREFORE** the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: May 28, 2020

OBJCONFAP--DSD

/s/ Diana S. Daugherty  
Diana S. Daugherty  
Standing Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143  
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trust33@ch13stl.com

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on May 28, 2020, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on May 28, 2020.

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SHAUN L RAINEY  
8558 MARKDALE DR  
SAINT LOUIS, MO 63114

/s/ Diana S. Daugherty  
Diana S. Daugherty